

Additional Services

Loans and Leases

- Real Estate Loans
- Operating Loans
- Machinery & Equipment Loans
- Machinery & Equipment Leases
- Home Loans

Country Living and Vacant Land Financing

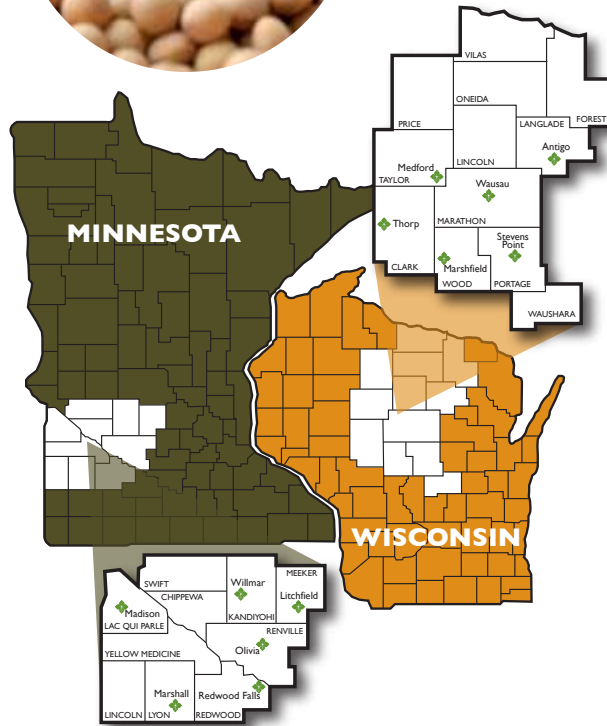
- Home Site and Recreational Land Financing
- Construction Loans
- Country Living Mortgages

Accounting and Tax

- Accounting Services & Software
- Tax Services
- Succession & Retirement Planning

Customer Benefits

- Funds Held Program
- Online Banking
- 100% Cash Patronage
- Educational Seminars
- Farm Cash Management



- DTN News • Weather • Markets
- Online Banking – 24 hours a day



United FCS is an equal opportunity provider

www.unitedfcs.com

United FCS Office Locations

ANTIGO

2616 U.S. Highway 45
Antigo, WI 54409-2917
(715) 623-7644
(800) 324-5755
Fax: (715) 623-7646

LITCHFIELD

1725 U.S. Highway 12E
Suite 200
P.O. Box 128
Litchfield, MN 55355-0128
(320) 693-7953
(800) 450-7953
Fax: (320) 693-7954

MADISON

112 5th Avenue
P.O. Box 148
Madison, MN 56256-0148
(320) 598-7505
(800) 450-7505
Fax: (320) 598-7507

MARSHALL

302 O'Connell Street
Marshall, MN 56258-2638
(507) 532-5751
(800) 450-5751
Fax: (507) 532-9113

MARSHFIELD

1207 North Central Avenue
P.O. Box 1080
Marshfield, WI 54449
Phone: 715-387-3765
Toll Free: 800-324-5752
Fax: 715-389-1535

MEDFORD

600 S. 8th Street
P.O. Box 466
Medford, WI 54451
Phone: 715-748-3270
Toll free: 800-324-5753
Fax: 715-748-6212

OLIVIA

1815 West Lincoln Avenue
P.O. Box 126
Olivia, MN 56277-0126
(320) 523-1216
(800) 450-1216
Fax: (320) 523-1286

REDWOOD FALLS

161 County Highway 101
P.O. Box 160
Redwood Falls, MN 56283-0160
(507) 637-8721
(800) 450-8721
Fax: (507) 637-8162

STEVENS POINT

1216 Wildwood Drive
Stevens Point, WI 54481-9374
(715) 344-1000
(800) 324-5754
Fax: 715-344-8153

THORP

204 East Liberty Drive
P.O. Box 330
Thorp, WI 54771-0330
(715) 669-5911
(800) 324-5758
Fax: (715) 669-5913

WAUSAU

611 South 32nd Avenue
P.O. Box 1089
Wausau, WI 54402-1089
(715) 842-4631
(800) 324-5751
Admin. Fax: (715) 842-9561
Retail Fax: (715) 848-9334

WILLMAR

3881 Abbott Drive
P.O. Box to 1330
Willmar, MN 56201-1330
(320) 235-1771
(800) 450-1771
Fax: (320) 235-1433

CORPORATE OFFICE

3881 Abbott Drive
P.O. Box to 1330
Willmar, MN 56201-1330
(320) 235-1912
(800) 790-1912
Fax: (320) 235-1433



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INSURANCE



Supporting Agriculture and Rural Communities



www.unitedfcs.com



No one knows agriculture like we do. At United FCS, we have been supporting agriculture and rural communities for over 90 years. Farmers choose United FCS for their insurance needs because they know United FCS is committed to the financial success of our customers. We understand that a strong risk management plan helps producers minimize risk and maximize profits.

Crop insurance is a vital piece of a solid risk management plan. But insurance can be complicated. Our insurance agents and specialists

will help you understand the many insurance plans and options available. We will help you choose the product and plan that best suits your operation.

Let us help you through the maze of insurance options. We are committed to helping producers be successful and understand the role of insurance in your path to success.



Actual Production History (APH) Yield Protection (YP)

Both Actual Production History and Yield Protection plans are yield-based policies that offer protection against yield losses due to natural causes such as drought, excess moisture, hail, wind, frost, and unavoidable damage from insects & disease. Both APH and YP are available at different coverage and price levels, allowing you to tailor the policy to fit your needs. Each policy type pertains to a specific listing of crops. Indemnities are paid when production falls below the guarantee established in the spring.

Revenue Protection (RP) RP with Harvest Price Exclusion (RP/HPE)

The RP and RP/HPE policies offer revenue protection based on yield and price expectations. The plans combine your individual production history with current commodity prices to establish a revenue guarantee. The RP plan allows for market price changes that occur by establishing the final guarantee in the fall, based on the prices in effect at that time. RP/HPE excludes the fall price factor and limits the revenue guarantee to that which was established in the spring. RP and RP/HPE protect against lost revenue caused by low prices, low yields or the combination of the two.

Group Risk Plan (GRP) Group Risk Income Plan (GRIP)

GRP is an insurance plan that offers coverage based on Expected County Yield, as determined by National Agricultural Statistics Service (NASS). When the final county yield, as per NASS, falls below the trigger level chosen by the producer, an indemnity is paid. This plan does not use individual histories as a basis for the guarantee. GRIP combines the revenue feature with the standard GRP policy.

Crop Hail Insurance

Hail insurance protects your investment from the damaging effects of hail. Hail insurance policies can be purchased on a field-by-field basis, in the policy type, dollar amount and deductible of your choice. Hail insurance includes a replant benefit as well as coverage for losses due to fire, lightning, transit losses, etc. Hail insurance premiums are not subsidized by the Federal Government and premium rates vary by company.

Livestock Risk Protection (LRP) Livestock Gross Margin (LGM)

Livestock insurance is a relative newcomer to the many risk management tools producers have available. LRP and LGM offer coverage to insure against declining market prices for the period selected. LRP is available for fed and feeder (including dairy) cattle, swine and sheep at a variety of levels and terms. LGM incorporates the costs of feed into the insurance plan and provides protection of the gross margin between the value of the insured animal and the costs of feed. LGM is available for swine, cattle and dairy cattle.

Life & Disability Insurance

United FCS offers both group and individual term life and disability policies to protect your family and farm business from the financial burdens as a result of disability and/or premature death. Life coverage is available in either a fixed or declining amount. Premiums can be locked in for up to 30 years. The disability plans are customized to your personal or business needs, providing income replacement to help secure your family and/or your business if you should become disabled.

All crop and livestock insurance plans are subsidized by the Federal Government.

